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**STATE OF MISSOURI****JOINT COMMITTEE ON
PUBLIC EMPLOYEE RETIREMENT**

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January 2000

Dear Colleague:

I am pleased to present the Annual Report of the Joint Committee on Public Employee Retirement for plan year 1998. This report is designed to comply with the provisions of Section 21.563 of the Revised Statutes of Missouri (RSMo) and includes data and other pertinent information relating to the 111 public employee retirement systems in the State of Missouri.

This report is a result of the combined efforts of the Joint Committee staff, the data processing and printing staff of the Missouri Senate and the graphics staff of the Missouri House. It is intended to provide reliable information to the membership of the General Assembly as a basis for making legislative decisions relating to Missouri Public Employee Retirement Systems.

Missouri's retirement systems have experienced phenomenal growth in the last decade directly related to the unprecedented rise in the equity markets. Assets have grown from \$11.8 Billion in 1990 to \$34.5 Billion in 1999. Correspondingly, the fiscal health of the systems have improved from an overall funded ratio of 88% in 1990 to 96% in 1999. We hope to see this trend continue into the next decade.

The Joint Committee respectfully submits this report to the membership of the 90th General Assembly, Second Regular Session and trusts you will find the information useful.

Sincerely,

A handwritten signature in cursive script that reads "John E. Scott".

John E. Scott
Chairman

JOINT COMMITTEE ON PUBLIC EMPLOYEE RETIREMENT

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Tasha Schanuth, Technical Analyst

Ronda Stegmann, Administrative Assistant

FOREWORD

This 2000 Annual Report by the Joint Committee on Public Employee Retirement is a compilation of statistics for the 111 public employee retirement plans within the State of Missouri.

In measuring the funding status and progress for each individual plan, the assets are stated using market value and the liabilities are stated using the Actuarial Accrued Liability in compliance with the reporting requirements of Statement 25 of the Governmental Accounting Standards Board. The data obtained from the questionnaires, actuarial valuations and financial statements is based on Plan Year 1998 information and there have, undoubtedly, been changes in the statistical data since the last reporting date and the printing of this report.

The Joint Committee members and staff would like to thank each individual plan for their adherence to the statutes regarding reporting and their cooperation with the committee staff.

TABLE OF CONTENTS

	Page
Letter of Transmittal	i
Committee Membership	ii
Foreword	iii
Table of Contents	iv
I. Background	1
II. Activities	2
III. Public Employee Retirement Systems in Missouri	4
IV. Funding of Public Employee Retirement Systems in Missouri	8
V. Statutory Regulations and Compliance	11
VI. Social Security	14
VII. Conclusion	16
Appendices	17

I. BACKGROUND ON THE JOINT COMMITTEE ON PUBLIC EMPLOYEE RETIREMENT

In response to growing concern about the fiscal integrity of Missouri's public employee retirement systems (PERS) in 1983 the First Regular Session of the 82nd General Assembly passed legislation creating a permanent pension review and oversight body, the Joint Committee on Public Employee Retirement (JCPER). Prior to the creation of the committee there was no one place where information concerning these plans was gathered, analyzed and recorded. The committee consists of six senators appointed by the President Pro Tem of the Senate and six members of the House of Representatives, appointed by the Speaker of the House. The JCPER is governed by Sections 21.550 through 21.563 of the Revised Statutes of Missouri (RSMo). These statutes require that the committee shall:

- (1) Make a continuing study and analysis of all state and local government retirement systems;
- (2) Devise a standard reporting system to obtain data on each public employee retirement system that will provide information on each system's financial and actuarial status at least biennially;
- (3) Determine from its study and analysis the need for changes in statutory law;
- (4) Make any other recommendations to the General Assembly necessary to provide adequate retirement benefits to state and local government employees within the ability of taxpayers to support their future costs.

According to Section 21.563, the committee is also required to compile a full report of its activities for the General Assembly each year in which the General Assembly convenes in regular session. This report is to include any recommendations to the individual retirement system boards of management. This report is respectfully submitted to the General Assembly to comply with these statutory provisions.

II. ACTIVITIES OF THE JOINT COMMITTEE ON PUBLIC EMPLOYEE RETIREMENT

The following is a brief summary of the activities of the Joint Committee on Public Employee Retirement in 1999:

- * **Updating of Computerized Data Base.** In order to effectively collect and analyze the vast amounts of financial data and other information required from Missouri's 111 public employee retirement systems, a computerized data base is utilized. The JCPER staff has worked in conjunction with the Senate EDP staff in the design and implementation of a consolidated system designed to accumulate such important data as benefit levels, assets, liabilities, membership, investment allocation and advisor, custodial and broker fees. The staff annually updates the questionnaire to reflect any changes in reporting requirements, which now includes changes in the valuation of assets and liabilities and the breakout of investment income in the financial section. The computerized data base allows the JCPER to monitor and review each of the retirement plans individually and in the aggregate.
- * **Assistance to the General Assembly.** The committee staff monitored the progress of 53 retirement related bills as they moved through the legislative process in the 1999 session of the Missouri General Assembly. Twelve of these bills were passed by the General Assembly and signed into law by Governor Carnahan. Nineteen bills required actuarial cost statements which were received and filed appropriately. The JCPER staff continues to provide assistance to members of the General Assembly and legislative staff.
- * **Assistance to Local PERS.** Since the creation of the JCPER, the staff has provided assistance to PERS throughout the state. The committee feels that this is one of our most important roles. The staff also provides plan comparisons and analysis to the local political subdivisions. In 1999, thirteen plans provided benefit enhancements with the majority notifying and receiving the approval of the local political subdivision.

- * **Analysis of Data Base Information.** Questionnaires are completed and returned to the JCPER by the PERS on an annual basis. This information, along with the actuarial valuations and financial statements, is reviewed and entered into our data base. The appendix of this report contains the summarized information for the individual PERS. The policy of the JCPER in evaluating a plan is to compare the progress or lack of progress in the plan's funding process from one year to the next. Assets are looked at as a percent of liabilities and unfunded liabilities as a percent of payroll. The information obtained from the actuarial valuation is the basis for this evaluation.

Periodically, the JCPER reviews and revises its questionnaire so the most pertinent and accurate information is obtained. In 1996, the JCPER made changes to the questionnaire to comply with the reporting requirements of Statement 25 of the Governmental Accounting Standards Board (GASB Statement No. 25). Liability numbers are reported using the Actuarial Accrued Liability (AAL) and assets are reported at market value or a smoothed market value known as the actuarial value. Using plan year 1995 as the base year, trend information for the PERS will be evaluated and reported following the guidelines established by GASB Statement No. 25. If it appears that a plan's financial stability may be questionable, the JCPER contacts the plan's board of trustees to request additional information and conducts further review and analysis which is presented to the Committee.

In 1999, as a result of increasing concerns regarding retiree health care, a section was added to the questionnaire to determine which plans or political subdivisions provide for retiree health care and how that health care is subsidized. The section also asks that the plan indicate what other benefits (i.e., deferred retirement option plan, deferred compensation plan or defined contribution plan) may be provided. With the addition of the new questions and the cooperation of each plan in providing the information, the JCPER can continue its study and analysis of the entire aspect of retirement benefits available to state and local government employees.

III. PUBLIC EMPLOYEE RETIREMENT SYSTEMS IN THE STATE OF MISSOURI

Through December 1999, the State of Missouri had 111 separate PERS. The following is a distribution of Missouri's PERS showing the number of active, retired (non-active) members and assets by category for plan year 1998:

PERS	TOTAL	MEMBERS		ASSETS (In Thousands)
		ACTIVE	NON-ACTIVE	
Municipalities	50	18,496	14,275	\$ 3,520,544
Fire Protection Districts	24	1,078	180	156,089
Hospitals/Health Center	7	2,023	195	53,767
Statewide	8	99,979	43,195	7,983,765
Transit Authorities	6	2,364	1,292	137,348
Public Schools/Universities	5	133,927	65,557	22,174,256
Counties	3	5,542	3,277	365,401
Public Libraries	1	323	236	22,415
Drainage/Levee Districts	2	8	1	210
Public Water Supply Dist.	3	40	3	1,755
Sewer Districts	1	942	551	113,031
Other	<u>1</u>	<u>10</u>	<u>2</u>	<u>1,101</u>
TOTALS	111	264,732	128,764	34,529,681

A complete list of the individual PERS, by plan type, identified through this date is contained in the appendix of this report.

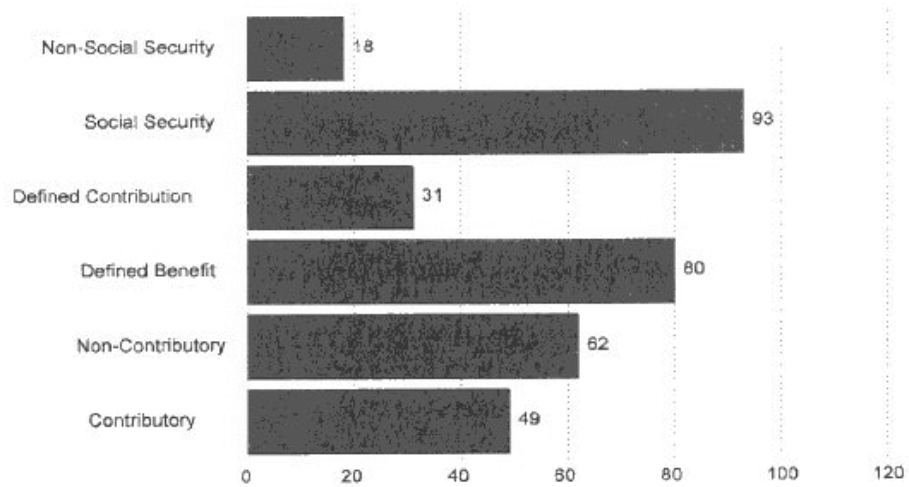
PERS in Missouri are characterized by different plan variables: contributory vs. non-contributory and social security coverage. A breakdown of these variables for the 111 plans is presented on page 6. There are however, only two basic plan types: defined benefit and defined contribution.

In the public sector, defined benefit plans are the most common. In Missouri, 80 of the 111 plans are defined benefit. The retirement benefit is normally calculated based on a certain percentage (varying from 1.5% to 2.5%) of final average compensation (usually 3-5 years immediately prior to retirement) for each year of creditable service. Other formulas used include a percentage of a given career position (one-half of the pay of the highest rank attained) or a flat dollar amount for each year of service (\$20 per month for each year of service). The benefit formula is most often influenced by whether or not the plan is coordinated with social security.

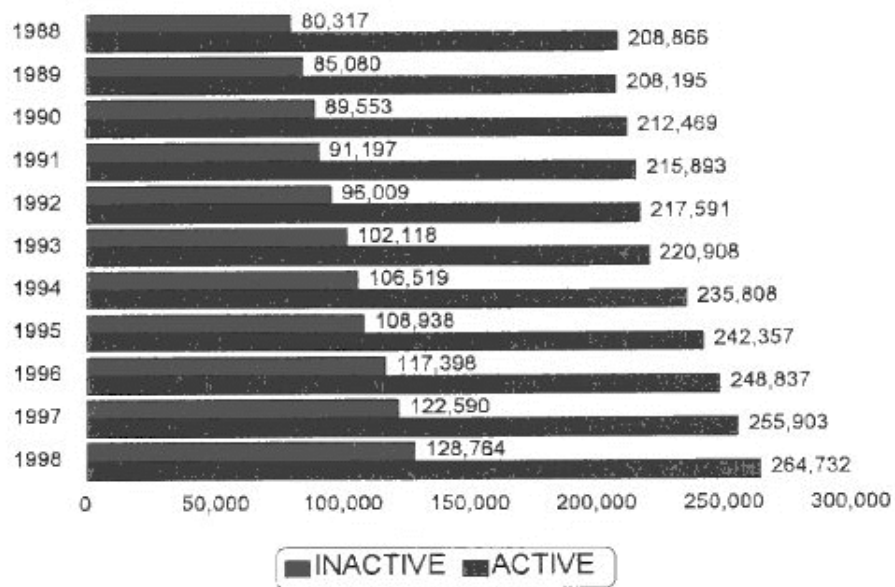
When a defined benefit plan is first created, credit is usually given to employees for service already rendered. Because no contributions have been made for this service, a liability has been created which must be funded in the future. Unfunded liabilities are also created when a PERS provides for benefit enhancements. Effective June 15, 2006, the new requirement of Statements 25 and 27 of the Governmental Account Standards Board reduce the maximum period for amortization of the unfunded liabilities from 40 to 30 years.

In a defined contribution plan, benefit levels are not specified, but are based on the amount accumulated in an individual's account at the time of termination. The benefit paid to a member from this type of plan would depend solely upon: 1) the contributions made by the member, or in his behalf, and 2) the amount of interest earned. The structure is similar to that of an Individual Retirement Account (IRA). Because of the design, no liability typically exists above that of the assets accumulated; for that reason, this type of plan is popular in the private sector and has gained some ground in the public sector. Although the numbers are not significant, Missouri's defined contribution plans have increased from 24 out of 111 in 1997 to 31 in 1999. Proper financial reporting, disclosure of the progress of the accumulation of assets and prudent investment policies and guidelines are still required of defined contribution plans.

PLAN TYPE VARIABLES

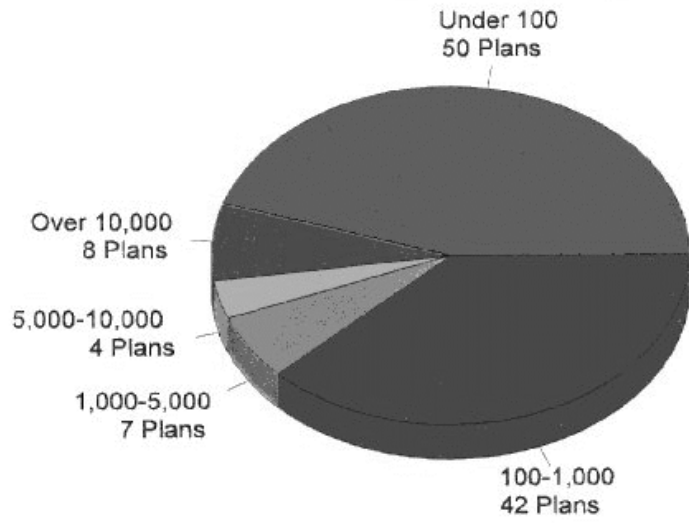


MEMBERSHIP CHANGES 1988-1998



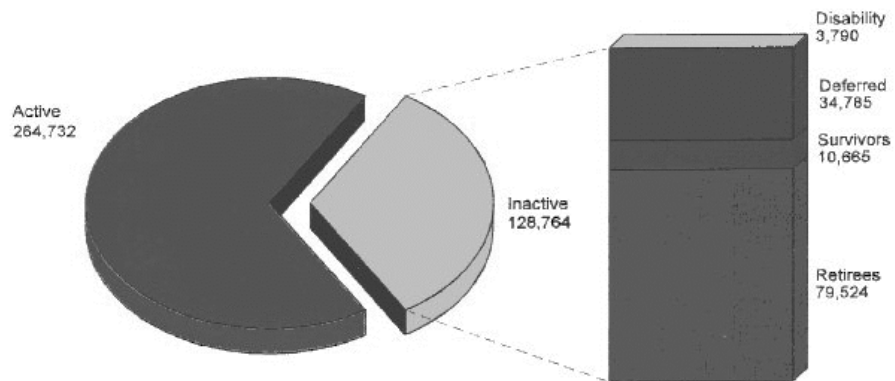
MEMBERSHIP BY PLAN SIZE

Active and Inactive Members



Total = 111 Plans

MEMBERSHIP BY TYPE



Total = 393,496 Members

IV. FUNDING OF PUBLIC EMPLOYEE RETIREMENT SYSTEMS IN MISSOURI

Does Missouri have problems with the financial stability of its PERS? Because of the ongoing nature of PERS, a one-year snapshot picture of a plan is not very useful. Therefore, the JCPER must monitor the assets, funding levels, and other financial data over a number of years in order to establish a trend.

Two measures are used to assess the funded status of a plan, the assets as a percent of the accrued liability (funded ratio) and the unfunded accrued liability as a percent of payroll. These measures are then used to establish a trend. In a plan following good funding standards, the funded ratio will go up, while the unfunded liability as a percent of payroll will go down. The JCPER has always been primarily concerned with the establishment of a trend, not the comparison of one plan's funded ratio to another. In compliance with GASB Statement No. 25, the JCPER reports all assets using the market or smoothed market value and liabilities using the actuarial accrued liability. Because the information used to establish funding trends for the last twelve years is no longer applicable, plan year 1995 is the new base year used to report trend information.

Missouri PERS have continued to improve their overall funding since the JCPER began compiling financial data in 1985. The combined funded ratio for all plans for 1998 is 96%. The graph on page 9 provides a breakout of the assets and corresponding liabilities by type of employee group. From the questionnaires, audit reports and actuarial valuations received, the JCPER has found that 66 of the 80 defined benefit plans are considered to be in good financial condition with a funding ratio of 75% or greater. Sixteen of those plans are greater than 100% funded.

In all PERS the ultimate test of soundness is whether or not the PERS pays all benefits when promised in perpetuity. This can only be ensured by proper amounts of money being contributed to the system. A large portion of this money must then be applied to reserves so that this generation of employees will pay for their benefits. The chart on page 10 shows what the sources of revenue for PERS are and what this revenue is applied to. The JCPER will continue to monitor the reserves of all Missouri PERS to help ensure that they are adequate to meet the needs of all future retirees.

chart 5 & 6

chart 7

V. STATUTORY REGULATIONS AND COMPLIANCE

Under Chapter 21, the duties of the JCPER are to conduct an ongoing study and analysis of all state and local government retirement systems and, based upon the analyses, determine the necessary changes in statutory law. The General Assembly has set specific statutory guidelines regarding composition, duties and responsibilities of boards of trustees, funding and investment requirements, benefit structure, actuarial valuations, and audits, etc., for fourteen of the 111 plans, including the Missouri State Employees Retirement System (MOSERS), the local Government Employees Retirement System (LAGERS), the Public School Retirement System (PSRS), the Highway Employees and Highway Patrol Retirement System (HEHPRS) and the County Employees Retirement Fund (CERF). There are several municipal, police, fire and metropolitan teacher retirement systems that are also governed by statute; however, in some cases, any changes made must also be approved by the appropriate governing entity.

It is not clear why some systems are fully regulated and others are not. The majority of Missouri's PERS are only given the authority to exist. This group includes the University of Missouri, fire protection districts and hospitals. Some PERS, such as combined police and fire plans in non-charter cities, have no statutory authority to exist. In contrast, the statutes contain sections which do not appear to pertain to any PERS, such as Sections 86.010 through 86.193 for police in cities of over 100,000. These sections were first enacted in 1939 with the intended population changing considerably since that time.

The first limitations on the creation of new pension plans were adopted in 1967. Currently, political subdivisions with an assessed valuation of less than \$100 million are prohibited from establishing a pension plan.

The General Assembly has allowed for the existence of Missouri's PERS and, therefore, is considered responsible for overseeing the monitoring and regulation of the plans. To ensure the continuity of the purposes and goals established by the plans, an overall public pension policy regarding reporting and investments was enacted by the General Assembly under Sections 105.661, 105.675 and 105.687, RSMo. The intent of these provisions is for the benefit of the participants, responsible legislators, and taxpayers to ensure the stability of the plan.

STATUTORY INVESTMENT REQUIREMENTS

In order to maintain financial soundness, it is crucial that fiduciaries practice good investment strategy. Investment guidelines should be of utmost importance to the PERS. As shown on the chart on page 10, investment income is the largest single source of revenue. In 1997, net investment income accounted for 81% of revenue. The investment income earned can result in either a higher or lower contribution by the participant or the employer and, eventually, the taxpayer.

Section 105.687 provides that all of Missouri's public employee retirement systems established by the state or a political subdivision must follow specific investment guidelines. The Prudent Person Rule is perhaps the most important investment guideline and states that fiduciaries shall discharge his or her duties in the interest of the participants and beneficiaries of the system and act with the same care, skill, prudence and diligence under the circumstances then prevailing that a prudent person in a similar capacity familiar with those matters would use in the conduct of a similar enterprise with similar aims.

chart 8

chart 9

VI. SOCIAL SECURITY

The last several sessions of Congress have considered numerous proposals attempting to remedy the ills of the Social Security system. Social Security was enacted in 1935 and prohibited participation for state and local political subdivisions. It wasn't until 1950 that the option became available. The windfall elimination provision was enacted in 1983 which prevents what is considered a "double-dip" by employees who obtain the qualifying quarters for coverage from additional employment in another position. This offset reduces significantly not only the individual's social security payments, but also their survivors. Since 1990, all state and local employees without a local pension plan are required to be covered by social security.

The stability of our Social Security system is imperative given that it is the primary source of income for 80% of the elderly and the only source for low income Americans. The Social Security Administration (SSA) estimates that about 5 million state and local government workers are currently occupying positions not covered by Social Security. There have been a variety of bills offering a myriad of solutions, but the one proposal that would affect Missouri's public plans would mandate Social Security coverage for new hires. This proposal however, would only extend the solvency of the system by two additional years.

In Missouri, the majority of political subdivisions opted for coverage when it was offered. Currently, there are 18 non-Social Security covered pension plans covering 74,242 active employees and 37,010 retirees, most of whom are teachers and public safety personnel. The benefit formulas for these plans not only provide for a greater benefit factor, but also allow for normal benefits at an earlier age. Should new hires be mandated into Social Security, these plans would need to modify their current benefit structure by creating tiered plans to integrate with Social Security. Supplemental benefits should be considered for those employee groups retiring considerably younger than age 62.

There will be a fiscal impact on the affected plans if the final result is mandated coverage and the current contractual obligations are to be maintained. To compensate for social security payments, increased costs will be placed on political subdivisions, resulting in longer funding periods and adjustments to the contribution rate for the individual retirement plans. As a result, there may be an impact on future investment earnings which currently provide for 81% of benefit payments.

The Missouri General Assembly, in response to these concerns took action in the form of a concurrent resolution. Senate Concurrent Resolution Number 13, sponsored by Senator Steve Stoll, was adopted on April 29, 1999. The concurrent resolution strongly opposed mandatory Social Security coverage for Missouri's non-covered public employees and encouraged that any changes be made by individual voluntary referendum.

The Social Security system undoubtedly warrants major change. The second session of the 106th Congress has taken a step back in its' current session. With 2000 being a major election year, issues such as raising the eligibility age for retirement and mandating coverage are neither popular nor being supported. Rather, using the budget surplus to preserve the fund and privatization are the issues on the table for discussion. As these proposals make their way through Congress we will continue to monitor and evaluate their impact on Missouri's plans.

VII. CONCLUSION

It is appropriate for the General Assembly to be actively involved in the monitoring and regulation of public employee retirement systems (PERS) as state and local government retirement systems exist only at the allowance of state statutes (Missouri Constitution, Article VI, Section 25). Although the General Assembly authorizes their existence, the extent of the General Assembly's responsibilities for all of these PERS is not specified statutorily. In some instances, the General Assembly has authorized the creation of a PERS and is very specific as to the composition of the board of trustees, the board's powers and duties, minimum vesting requirements, minimum funding requirements, investment guidelines, the level of benefits, required actuarial valuations and periodic audits. In other instances, the General Assembly has authorized the creation of PERS by political subdivisions who in turn have given substantial authority to the individual boards of trustees who set policy regarding investments, benefits and funding.

The General Assembly has a responsibility to the taxpayers and members that benefits provided by PERS are not excessive and that they are adequately funded. PERS incur liabilities for payment of retirement benefits with taxpayers sharing a portion of the cost of these benefits. Unlike the issuance of general obligation bonds which are authorized by the taxpayers, political subdivisions can obligate taxpayers for future benefit payments without their vote. Thus, it is essential that sufficient information be provided to ensure that benefits promised today are adequately funded and do not become a financial burden to the next generation.

The Joint Committee has existed for sixteen years and has proven that the most important step toward responsible and effective management of public pension plans is to have in place a legislative body with the responsibility of oversight and making recommendations for legislative changes. Legislative committees focus public attention and gain a public consensus on pension matters unattainable at the local level. Since irresponsible pension programs reflect adversely on the financial soundness of the state, the legislature should insist on manageable, understandable, and fair pension systems throughout the state.



APPENDICES

It should be noted that data included in these appendices reflects information from PERS in response to the annual questionnaire mailed by the JCPER in January 1999.

EMPLOYER CONTRIBUTION RATES

CONTRIBUTORY DEFINED BENEFIT PLANS

<u>GROUP</u>	<u>UNDER 5.00%</u>	<u>5.00- 9.99%</u>	<u>10.00- 19.99%</u>	<u>20.00- 29.99%</u>	<u>OVER 30.00%</u>	<u>TOTAL</u>
General	3	1	3	0	0	7
Teachers	1	2	1	0	0	4
Police & Fire	4	9	4	7	1	25
Other	0	2	1	0	0	3
<u>Total</u>	8	14	9	7	1	39

NON-CONTRIBUTORY DEFINED BENEFIT PLANS

<u>GROUP</u>	<u>UNDER 5.00%</u>	<u>5.00- 9.99%</u>	<u>10.00- 19.99%</u>	<u>20.00- 29.99%</u>	<u>OVER 30.00%</u>	<u>TOTAL</u>
General	3	8	5	1	1	18
Teachers	0	1	0	0	0	1
Police & Fire	0	1	0	0	0	1
Other	1	5	9	2	0	17
<u>Total</u>	4	15	14	3	1	37

Note: Charts do not reflect contribution rates for LAGERS plans as well as the three Bi-State plans.

EMPLOYEE CONTRIBUTION RATES

DEFINED BENEFIT PLANS

<u>GROUP</u>	<u>UNDER 2.00%</u>	<u>2.00- 4.99%</u>	<u>5.00- 7.99%</u>	<u>8.00- 9.99%</u>	<u>OVER 10.00%</u>	<u>TOTAL</u>
General	0	6	1	0	0	7
Teachers	0	1	1	1	1	4
Police & Fire	1	6	11	5	2	25
Other	1	2	0	0	0	3
<u>Total</u>	2	15	13	6	3	39

Note: Charts do not reflect contribution rates for LAGERS plans as well as the three Bi-State plans.

MEMBERSHIP REPORT BY TYPE FOR THE YEAR 1998

PERS	ACTIVE	DEFERRED	AGE & SERVICE	DUTY	NON-DUTY	SURVIVING BENEFICIARIES	TOTAL
Municipalities	18,496	2,443	8,330	1,047	137	2,318	32,771
Fire Protection Districts	1,078	69	85	18	0	8	1,258
Hospitals and Health Centers	2,023	115	79	1	0	0	2,218
Statewide	99,979	12,064	25,760	246	609	4,516	143,174
Transit Authorities	2,364	82	862	235	13	100	3,656
Public Schools and Universities	133,927	18,452	42,086	243	1,208	3,568	199,484
Counties	5,542	1,377	1,793	0	33	74	8,819
Public Libraries	323	36	188	0	0	12	559
Drainage and Levee Districts	8	0	1	0	0	0	9
Public Water Supply Districts	40	0	3	0	0	0	43
Sewer Districts	942	145	337	0	0	69	1,493
Other	<u>10</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>12</u>
TOTALS	264,732	34,785	79,524	1,790	2,000	10,665	393,496

BENEFIT REPORT BY TYPE FOR THE YEAR 1998

	NORMAL RETIREMENT		EARLY RETIREMENT		DISABILITY DUTY RELATED	NON-DUTY RELATED	DEFERRED VESTED
	AVERAGE AGE	AVERAGE SERVICE	AVERAGE AGE	AVERAGE SERVICE	AVERAGE SERVICE	AVERAGE SERVICE	AVERAGE SERVICE
PERS							
Municipalities	59	15	54	12	7	5	9
Fire Protection Districts	58	14	52	10	5	0	4
Hospitals and Health Centers	64	3	57	10	8	0	0
Statewide	62	9	58	9	0	5	8
Transit Authorities	62	17	55	16	9	10	12
Public Schools and Universities	62	5	56	10	5	5	5
Counties	65	4	55	10	4	3	3
Public Libraries	65	5	55	20	0	0	20
Drainage and Levee Districts	62	0	57	15	0	0	8
Public Water Supply Districts	65	2	57	3	0	0	0
Sewer Districts	65	5	55	5	5	5	5
Other	60	5	55	5	0	5	5

NUMBER OF PENSION PLANS BY DESIGN TYPE FOR THE YEAR 1998

PERS	POLICE PLANS	FIRE PLANS	POLICE & FIRE PLANS	GENERAL PLANS	GENERAL & POLICE PLANS	GENERAL & FIRE PLANS	GENERAL & POLICE & FIRE PLANS	TOTAL PLANS
Municipalities	9	5	16	10	5	0	5	50
Fire Protection Districts	0	21	0	0	0	3	0	24
Hospitals and Health Centers	0	0	0	7	0	0	0	7
Statewide	1	0	0	3	1	0	3	8
Transit Authorities	0	0	0	6	0	0	0	6
Public Schools and Universities	0	0	0	5	0	0	0	5
Counties	0	0	0	0	2	0	1	3
Public Libraries	0	0	0	1	0	0	0	1
Drainage and Levee Districts	0	0	0	2	0	0	0	2
Public Water Supply Districts	0	0	0	3	0	0	0	3
Sewer Districts	0	0	0	1	0	0	0	1
Other	<u>0</u>	<u>0</u>	<u>0</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1</u>
TOTALS	10	26	16	39	8	3	9	111

NUMBER OF DEFINED BENEFIT PLANS BY DESIGN TYPE FOR THE YEAR 1998

PERS	POLICE PLANS	FIRE PLANS	POLICE & FIRE PLANS	GENERAL PLANS	GENERAL & POLICE PLANS	GENERAL & FIRE PLANS	GENERAL & POLICE & FIRE PLANS	TOTAL PLANS
Municipalities	8	5	14	8	4	0	4	43
Fire Protection Districts	0	10	0	0	0	2	0	12
Hospitals and Health Centers	0	0	0	0	0	0	0	0
Statewide	1	0	0	3	1	0	3	8
Transit Authorities	0	0	0	6	0	0	0	6
Public Schools and Universities	0	0	0	5	0	0	0	5
Counties	0	0	0	0	1	0	1	2
Public Libraries	0	0	0	1	0	0	0	1
Drainage and Levee Districts	0	0	0	1	0	0	0	1
Public Water Supply Districts	0	0	0	0	0	0	0	0
Sewer Districts	0	0	0	1	0	0	0	1
Other	<u>0</u>	<u>0</u>	<u>0</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1</u>
TOTALS	9	15	14	26	6	2	8	80

NUMBER OF DEFINED CONTRIBUTION PLANS BY DESIGN TYPE FOR THE YEAR 1998

PERS	POLICE PLANS	FIRE PLANS	POLICE & FIRE PLANS	GENERAL PLANS	GENERAL & POLICE PLANS	GENERAL & FIRE PLANS	GENERAL & POLICE & FIRE PLANS	TOTAL PLANS
Municipalities	1	0	2	2	1	0	1	7
Fire Protection Districts	0	11	0	0	0	1	0	12
Hospitals and Health Centers	0	0	0	7	0	0	0	7
Statewide	0	0	0	0	0	0	0	0
Transit Authorities	0	0	0	0	0	0	0	0
Public Schools and Universities	0	0	0	0	0	0	0	0
Counties	0	0	0	0	1	0	0	1
Public Libraries	0	0	0	0	0	0	0	0
Drainage and Levee Districts	0	0	0	1	0	0	0	1
Public Water Supply Districts	0	0	0	3	0	0	0	3
Sewer Districts	0	0	0	0	0	0	0	0
Other	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
TOTALS	1	11	2	13	2	1	1	31

Defined Benefit Plans

ADMINISTRATIVE LAW JUDGES PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
42	14	16	0	7

ASSETS

Market Value	\$11,189,205
Actuarial Value of Assets	\$10,285,233

ACTUARIAL ACCRUED LIABILITY

\$12,886,908

CONTRIBUTIONS

Employee	\$0
Employer	\$564,295

NORMAL RETIREMENT BENEFIT

50% of compensation

COST OF LIVING ADJUSTMENT

Annual Amount Minimum	4%
Annual Amount Maximum	5%
'CAP' Total Maximum	65%
Percent of CPI	80%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	8.5%
Salary	4.5%
Mortality Table	1971 GAMT

AFFTON FPD RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
35	5	0	1	0

ASSETS

Market Value	\$6,063,527
Actuarial Value of Assets	\$6,063,527

ACTUARIAL ACCRUED LIABILITY

\$6,063,527

CONTRIBUTIONS

Employee	\$0
Employer	\$227,613

NORMAL RETIREMENT BENEFIT

65% of compensation

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7.5%
Salary	4.5%
Mortality Table	UP 1984

ARNOLD POLICE PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
44	2	0	0	2

ASSETS

Market Value	\$2,830,169
Actuarial Value of Assets	\$2,830,169

ACTUARIAL ACCRUED LIABILITY

\$3,679,937

CONTRIBUTIONS

Employee	\$115,060
Employer	\$198,072

NORMAL RETIREMENT BENEFIT

2.5% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7%
Salary	4.5%
Mortality Table	1951 GAMT

BERKELEY POLICE & FIRE PENSION FUND

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
69	3	13	3	9

ASSETS

Market Value	\$6,908,197
Actuarial Value of Assets	\$6,908,197

ACTUARIAL ACCRUED LIABILITY

\$6,867,131

CONTRIBUTIONS

Employee	\$116,693
Employer	\$130,910

NORMAL RETIREMENT BENEFIT

50% of compensation for the first 20 years of service, plus 1%
for the next 5 years of service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum	3%
'CAP' Total Maximum	50%
Percent of CPI	50%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	8%
Salary	4%
Mortality Table	UP 1984

BI-STATE DEV AGENCY DIVISION 788, A.T.U.

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
1,357	3	503	177	85

ASSETS

Market Value	\$61,348,065
Actuarial Value of Assets	\$51,166,074

ACTUARIAL ACCRUED LIABILITY

\$83,432,798

CONTRIBUTIONS

Employee	\$1,520,332
Employer	\$4,124,418

NORMAL RETIREMENT BENEFIT

\$29 times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7%
Salary	0%
Mortality Table	1951 GAMT

BI-STATE DEVELOPMENT AGENCY LOCAL 2 I.B.E.W.

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
15	0	4	0	0

ASSETS

Market Value	\$486,391
Actuarial Value of Assets	\$408,223

ACTUARIAL ACCRUED LIABILITY

\$431,264

CONTRIBUTIONS

Employee	\$8,689
Employer	\$26,177

NORMAL RETIREMENT BENEFIT

\$500 base plus \$20 for each year in excess of 10 years

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7%
Salary	0%
Mortality Table	1951 GAMT

BI-STATE SALARIED EMPLOYEES

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
353	66	122	6	0

ASSETS

Market Value	\$28,654,668
Actuarial Value of Assets	\$24,893,733

ACTUARIAL ACCRUED LIABILITY

\$24,893,733

CONTRIBUTIONS

Employee	\$0
Employer	\$770,000

NORMAL RETIREMENT BENEFIT

1.5% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	8%
Salary	4.5%
Mortality Table	1983 GAMT

BI-STATE DIVISION 788 CLERICAL UNIT ATU

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
75	0	39	7	0

ASSETS

Market Value	\$6,019,607
Actuarial Value of Assets	\$4,628,052

ACTUARIAL ACCRUED LIABILITY

\$5,099,171

CONTRIBUTIONS

Employee	\$62,230
Employer	\$178,926

NORMAL RETIREMENT BENEFIT

\$31 times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7%
Salary	0%
Mortality Table	1951 GAMT

BLACK JACK FPD RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
37	1	1	0	0

ASSETS

Market Value	\$3,047,483
Actuarial Value of Assets	\$3,047,483

ACTUARIAL ACCRUED LIABILITY

\$5,913,166

CONTRIBUTIONS

Employee	\$0
Employer	\$484,088

NORMAL RETIREMENT BENEFIT

\$93 times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7%
Salary	5%
Mortality Table	1983 GAMT

BRENTWOOD POLICE & FIREMEN'S RETIREMENT FUND

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
44	1	15	2	5

ASSETS

Market Value	\$12,725,351
Actuarial Value of Assets	\$12,610,804

ACTUARIAL ACCRUED LIABILITY

\$14,587,197

CONTRIBUTIONS

Employee	\$131,752
Employer	\$433,405

NORMAL RETIREMENT BENEFIT

65% of compensation for the first 20 years of service, plus 1%
for the next 10 years of service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum	2%
'CAP' Total Maximum	20%

SOCIAL SECURITY COVERAGE

No

ACTUARIAL ASSUMPTIONS

Interest Rate	7%
Salary	5.5%
Mortality Table	1971 GAMT

BRIDGETON EMPLOYEES RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
131	49	31	0	9

ASSETS

Market Value	\$18,334,786
Actuarial Value of Assets	\$16,971,598

ACTUARIAL ACCRUED LIABILITY

\$16,971,598

CONTRIBUTIONS

Employee	\$0
Employer	\$219,000

NORMAL RETIREMENT BENEFIT

1.5% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7.5%
Salary	5%
Mortality Table	1983 GAMT

CARTHAGE POLICEMEN'S & FIREMEN'S PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
46	6	9	0	1

ASSETS

Market Value	\$4,828,280
Actuarial Value of Assets	\$4,705,860

ACTUARIAL ACCRUED LIABILITY

\$4,374,236

CONTRIBUTIONS

Employee	\$0
Employer	\$78,421

NORMAL RETIREMENT BENEFIT

50% of compensation for the first 20 years of service, plus 1%
for the next 15 years of service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	8%
Salary	4%
Mortality Table	1983 GAMT

CLAYTON UNIFORMED EMPLOYEES PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
79	3	30	0	1

ASSETS

Market Value	\$14,070,995
Actuarial Value of Assets	\$12,823,000

ACTUARIAL ACCRUED LIABILITY

\$12,912,000

CONTRIBUTIONS

Employee	\$265,016
Employer	\$251,368

NORMAL RETIREMENT BENEFIT

2% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7%
Salary	3%
Mortality Table	1983 GAMT

CLAYTON NON-UNIFORMED EMPLOYEE PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
85	5	33	1	0

ASSETS

Market Value	\$6,865,307
Actuarial Value of Assets	\$6,041,518

ACTUARIAL ACCRUED LIABILITY

\$4,429,136

CONTRIBUTIONS

Employee	\$0
Employer	\$0

NORMAL RETIREMENT BENEFIT

1.5% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7%
Salary	4.5%
Mortality Table	1983 GAMT

COLUMBIA FIREMENS' RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
110	0	57	10	10

ASSETS

Market Value	\$25,758,161
Actuarial Value of Assets	\$25,725,677

ACTUARIAL ACCRUED LIABILITY

\$32,970,461

CONTRIBUTIONS

Employee	\$548,363
Employer	\$1,022,618

NORMAL RETIREMENT BENEFIT

3% of compensation for the first 20 years of service, plus 2%
for the next 10 years of service

COST OF LIVING ADJUSTMENT

Annual Amount Minimum 2%

SOCIAL SECURITY COVERAGE

No

ACTUARIAL ASSUMPTIONS

Interest Rate	8%
Salary	5%
Mortality Table	1971 GAMT

COLUMBIA POLICE RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
113	0	70	14	15

ASSETS

Market Value	\$19,575,973
Actuarial Value of Assets	\$17,308,242

ACTUARIAL ACCRUED LIABILITY

\$25,630,672

CONTRIBUTIONS

Employee	\$178,240
Employer	\$1,072,564

NORMAL RETIREMENT BENEFIT

3% of compensation for the first 20 years of service, plus 2%
for the next 5 years of service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	8%
Salary	5%
Mortality Table	1971 GAMT

COUNTY EMPLOYEES RETIREMENT FUND

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
8,886	583	795	0	34

ASSETS

Market Value	\$68,201,273
Actuarial Value of Assets	\$68,201,273

ACTUARIAL ACCRUED LIABILITY

\$168,913,204

CONTRIBUTIONS

Employee	\$1,050,305
Employer	\$13,641,770

NORMAL RETIREMENT BENEFIT

1.5% of compensation times years of credited service
1% benefit formula for LAGERS covered employees

COST OF LIVING ADJUSTMENT

Annual Amount Maximum	2%
'CAP' Total Maximum	50%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	8%
Salary	4%
Mortality Table	1983 GAMT

CREVE COEUR EMPLOYEES RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
89	13	19	0	0

ASSETS

Market Value	\$10,595,433
Actuarial Value of Assets	\$9,116,567

ACTUARIAL ACCRUED LIABILITY

\$9,231,927

CONTRIBUTIONS

Employee	\$0
Employer	\$277,000

NORMAL RETIREMENT BENEFIT

1.7% of compensation times years of credited service, maximum of 30 years

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	8%
Salary	5.5%
Mortality Table	1971 GAMT

DES PERES RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
62	15	5	0	0

ASSETS

Market Value	\$4,971,415
Actuarial Value of Assets	\$4,396,332

ACTUARIAL ACCRUED LIABILITY

\$4,396,332

CONTRIBUTIONS

Employee	\$0
Employer	\$176,630

NORMAL RETIREMENT BENEFIT

1.5% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	8%
Salary	4%
Mortality Table	1983 GAMT

EUREKA FPD RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
23	6	0	0	0

ASSETS

Market Value	\$1,518,996
Actuarial Value of Assets	\$1,501,079

ACTUARIAL ACCRUED LIABILITY

\$1,501,079

CONTRIBUTIONS

Employee	\$0
Employer	\$180,000

NORMAL RETIREMENT BENEFIT

2.5% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7.5%
Salary	5.57%
Mortality Table	1983 GAMT

FENTON FPD RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
48	0	7	0	1

ASSETS

Market Value	\$12,565,669
Actuarial Value of Assets	\$12,565,669

ACTUARIAL ACCRUED LIABILITY

\$12,565,669

CONTRIBUTIONS

Employee	\$0
Employer	\$725,000

NORMAL RETIREMENT BENEFIT

3% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	8%
Salary	5.5%
Mortality Table	1983 GAMT

FERGUSON PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
124	27	44	6	7

ASSETS

Market Value	\$18,603,810
Actuarial Value of Assets	\$16,538,931

ACTUARIAL ACCRUED LIABILITY

\$16,538,931

CONTRIBUTIONS

Employee	\$0
Employer	\$0

NORMAL RETIREMENT BENEFIT

1.75% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7%
Salary	4%
Mortality Table	1983 GAMT

FLORISSANT EMPLOYEES PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
207	84	7	3	0

ASSETS

Market Value	\$12,802,727
Actuarial Value of Assets	\$11,438,309

ACTUARIAL ACCRUED LIABILITY

\$16,175,188

CONTRIBUTIONS

Employee	\$0
Employer	\$900,000

NORMAL RETIREMENT BENEFIT

2% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7.5%
Salary	5%
Mortality Table	1951 GAMT

FLORISSANT VALLEY FPD RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
39	0	0	3	0

ASSETS

Market Value	\$3,441,206
Actuarial Value of Assets	\$3,215,320

ACTUARIAL ACCRUED LIABILITY

\$5,198,666

CONTRIBUTIONS

Employee	\$22,096
Employer	\$488,138

NORMAL RETIREMENT BENEFIT

2.5% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7.5%
Salary	5.5%
Mortality Table	1983 GAMT

GLENDAL PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
23	7	5	1	1

ASSETS

Market Value	\$2,644,014
Actuarial Value of Assets	\$2,644,014

ACTUARIAL ACCRUED LIABILITY

\$2,644,014

CONTRIBUTIONS

Employee	\$32,484
Employer	\$63,354

NORMAL RETIREMENT BENEFIT

50% of compensation for the first 20 years of service, plus 1%
for the next 5 years of service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	8%
Salary	5%
Mortality Table	1971 GAMT

HANNIBAL POLICE & FIRE RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
75	0	18	11	18

ASSETS

Market Value	\$7,970,045
Actuarial Value of Assets	\$6,062,048

ACTUARIAL ACCRUED LIABILITY

\$8,824,977

CONTRIBUTIONS

Employee	\$124,545
Employer	\$441,889

NORMAL RETIREMENT BENEFIT

50% of compensation

COST OF LIVING ADJUSTMENT

Annual Amount Maximum 3%

SOCIAL SECURITY COVERAGE

No

ACTUARIAL ASSUMPTIONS

Interest Rate	7.5%
Salary	5.5%
Mortality Table	UP 1984

HAZELWOOD RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
149	18	23	0	0

ASSETS

Market Value	\$10,124,585
Actuarial Value of Assets	\$10,124,585

ACTUARIAL ACCRUED LIABILITY

\$10,753,327

CONTRIBUTIONS

Employee	\$0
Employer	\$563,019

NORMAL RETIREMENT BENEFIT

2% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	8%
Salary	5.5%
Mortality Table	UP-94

HIGHWAY & TRANSPORTATION & HIGHWAY PATROL RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
8,849	660	3,585	267	1,549

ASSETS

Market Value	\$1,319,413,583
Actuarial Value of Assets	\$1,126,961,804

ACTUARIAL ACCRUED LIABILITY

\$1,744,052,411

CONTRIBUTIONS

Employee	\$201,026
Employer	\$78,102,667

NORMAL RETIREMENT BENEFIT

1.6% of compensation times years of credited service
Uniformed patrol benefit 1/3 greater plus \$90 per month to age 65,
hired prior 1/1/95

COST OF LIVING ADJUSTMENT

Annual Amount Minimum	4%
Annual Amount Maximum	5%
'CAP' Total Maximum	65%
Percent of CPI	80%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	8.25%
Salary	5.5%
Mortality Table	1984 UNISEX

JACKSON COUNTY EMPLOYEES PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
1,432	613	388	33	74

ASSETS

Market Value	\$72,553,087
Actuarial Value of Assets	\$68,307,656

ACTUARIAL ACCRUED LIABILITY

\$79,184,500

CONTRIBUTIONS

Employee	\$0
Employer	\$4,219,092

NORMAL RETIREMENT BENEFIT

1.5% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum 1.5%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7%
Salary	5%
Mortality Table	1983 GAMT

JEFFERSON CITY FIREMEN'S RETIREMENT SYSTEM

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
68	1	41	0	12

ASSETS

Market Value	\$12,679,612
Actuarial Value of Assets	\$12,170,254

ACTUARIAL ACCRUED LIABILITY

\$15,379,025

CONTRIBUTIONS

Employee	\$22,048
Employer	\$484,336

NORMAL RETIREMENT BENEFIT

60% of compensation
New hires receive 2.5%

COST OF LIVING ADJUSTMENT

Ad Hoc: Determined by board of trustees

SOCIAL SECURITY COVERAGE

No

ACTUARIAL ASSUMPTIONS

Interest Rate	7.5%
Salary	4%
Mortality Table	1971 GAMT

JOPLIN POLICE & FIRE PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
136	0	77	4	14

ASSETS

Market Value	\$13,627,582
Actuarial Value of Assets	\$12,729,289

ACTUARIAL ACCRUED LIABILITY

\$18,382,816

CONTRIBUTIONS

Employee	\$458,221
Employer	\$729,250

NORMAL RETIREMENT BENEFIT

50% of compensation for the first 20 years of service, plus 1%
for the next 15 years of service, maximum 65% of compensation

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

No

ACTUARIAL ASSUMPTIONS

Interest Rate	7%
Salary	4.2%
Mortality Table	1971 GAMT

JUDGES RETIREMENT SYSTEM

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
365	62	215	2	125

ASSETS

Market Value	\$0
Actuarial Value of Assets	\$0

ACTUARIAL ACCRUED LIABILITY

\$207,579,797

CONTRIBUTIONS

Employee	\$0
Employer	\$11,433,457

NORMAL RETIREMENT BENEFIT

50% of compensation
Less than 12 years of service, 4.17% of compensation times years of service

COST OF LIVING ADJUSTMENT

Annual Amount Minimum	4%
Annual Amount Maximum	5%
'CAP' Total Maximum	65%
Percent of CPI	80%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	8.5%
Salary	4.5%
Mortality Table	1971 GAMT

KANSAS CITY POLICE RETIREMENT SYSTEM

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
1,205	11	714	143	217

ASSETS

Market Value	\$559,611,691
Actuarial Value of Assets	\$433,090,523

ACTUARIAL ACCRUED LIABILITY

\$493,183,065

CONTRIBUTIONS

Employee	\$4,634,862
Employer	\$9,978,462

NORMAL RETIREMENT BENEFIT

2% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum 3%

SOCIAL SECURITY COVERAGE

No

ACTUARIAL ASSUMPTIONS

Interest Rate	7.75%
Salary	6%
Mortality Table	1983 GAMT

KANSAS CITY EMPLOYEES' RETIREMENT SYSTEM

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
3,808	30	1,206	29	420

ASSETS

Market Value	\$582,024,280
Actuarial Value of Assets	\$465,619,400

ACTUARIAL ACCRUED LIABILITY

\$394,943,900

CONTRIBUTIONS

Employee	\$5,494,028
Employer	\$12,971,863

NORMAL RETIREMENT BENEFIT

1.8% of compensation times years of credited service
If single 2% formula-married may elect 2% & forfeit survivor benefits

COST OF LIVING ADJUSTMENT

Annual Amount Maximum 3%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7.75%
Salary	6%
Mortality Table	1971 GAMT

KANSAS CITY CIVILIAN POLICE EMPLOYEES' RETIREMENT SYSTEM

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
528	6	76	3	20

ASSETS

Market Value	\$53,250,455
Actuarial Value of Assets	\$41,835,057

ACTUARIAL ACCRUED LIABILITY

\$43,200,513

CONTRIBUTIONS

Employee	\$769,484
Employer	\$453,217

NORMAL RETIREMENT BENEFIT

2% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum 3%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7.75%
Salary	6%
Mortality Table	1983 GAMT

KANSAS CITY PUBLIC SCHOOL RETIREMENT SYSTEM

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
5,320	749	2,408	103	138

ASSETS

Market Value	\$624,225,667
Actuarial Value of Assets	\$624,225,667

ACTUARIAL ACCRUED LIABILITY

\$564,056,509

CONTRIBUTIONS

Employee	\$9,895,392
Employer	\$9,997,549

NORMAL RETIREMENT BENEFIT

2% of compensation times years of credited service,
maximum 60% of compensation

COST OF LIVING ADJUSTMENT

Annual Amount Maximum	3%
'CAP' Total Maximum	60%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	8%
Salary	5%
Mortality Table	1983 GAMT

KANSAS CITY FIREFIGHTER'S PENSION SYSTEM

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
761	0	460	128	193

ASSETS

Market Value	\$305,288,974
Actuarial Value of Assets	\$243,758,960

ACTUARIAL ACCRUED LIABILITY

\$261,215,900

CONTRIBUTIONS

Employee	\$3,510,156
Employer	\$6,699,438

NORMAL RETIREMENT BENEFIT

2% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum 3%

SOCIAL SECURITY COVERAGE

No

ACTUARIAL ASSUMPTIONS

Interest Rate	8%
Salary	6%
Mortality Table	1971 GAMT

KC TRANS. AUTH. UNION EMPLOYEES PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
485	1	168	58	12

ASSETS

Market Value	\$33,316,201
Actuarial Value of Assets	\$30,679,038

ACTUARIAL ACCRUED LIABILITY

\$28,254,401

CONTRIBUTIONS

Employee	\$498,777
Employer	\$1,008,704

NORMAL RETIREMENT BENEFIT

.9% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7.5%
Salary	4.5%
Mortality Table	1971 GAMT

KC AREA TRANS. AUTH. SALARIED EMPLOYEES PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
79	12	26	0	3

ASSETS

Market Value	\$7,522,969
Actuarial Value of Assets	\$6,945,879

ACTUARIAL ACCRUED LIABILITY

\$7,519,609

CONTRIBUTIONS

Employee	\$0
Employer	\$350,000

NORMAL RETIREMENT BENEFIT

1.25% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	8%
Salary	4%
Mortality Table	1983 GAMT

LADUE NON-UNIFORMED EMPLOYEES RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
28	1	9	0	4

ASSETS

Market Value	\$1,758,200
Actuarial Value of Assets	\$1,367,499

ACTUARIAL ACCRUED LIABILITY

\$1,367,499

CONTRIBUTIONS

Employee	\$22,295
Employer	\$7,178

NORMAL RETIREMENT BENEFIT

1% of compensation below \$68,400 (per year) and 1.66%
above it multiplied by the years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	8%
Salary	6%
Mortality Table	1971 GAMT

LADUE POLICE & FIRE PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
60	1	16	6	6

ASSETS

Market Value	\$15,351,192
Actuarial Value of Assets	\$12,572,472

ACTUARIAL ACCRUED LIABILITY

\$12,572,472

CONTRIBUTIONS

Employee	\$86,882
Employer	\$189,961

NORMAL RETIREMENT BENEFIT

2% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum	2%
'CAP' Total Maximum	20%
Percent of CPI	100%

SOCIAL SECURITY COVERAGE

No

ACTUARIAL ASSUMPTIONS

Interest Rate	8%
Salary	5%
Mortality Table	1971 GAMT

LAGERS STAFF RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
10	2	0	0	0

ASSETS

Market Value	\$1,101,329
Actuarial Value of Assets	\$955,076

ACTUARIAL ACCRUED LIABILITY

\$1,472,043

CONTRIBUTIONS

Employee	\$0
Employer	\$51,907

NORMAL RETIREMENT BENEFIT

1.6% of compensation times years of credited service
plus .4% of compensation times years of service until age 65

COST OF LIVING ADJUSTMENT

Annual Amount Maximum 4%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7%
Salary	4%
Mortality Table	1984 GAMT

LITTLE RIVER DRAINAGE DIST RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
4	0	1	0	0

ASSETS

Market Value	\$129,613
Actuarial Value of Assets	\$129,613

ACTUARIAL ACCRUED LIABILITY

\$168,396

CONTRIBUTIONS

Employee	\$4,273
Employer	\$9,514

NORMAL RETIREMENT BENEFIT

1% of compensation times years of credited service
minimum of \$100 per month

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7.5%
Salary	6%
Mortality Table	1971 GAMT

LOCAL GOVERNMENT EMPLOYEES RETIREMENT SYSTEM

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
27,064	210	6,469	517	1,203

ASSETS

Market Value	\$1,976,748,527
Actuarial Value of Assets	\$1,592,940,530

ACTUARIAL ACCRUED LIABILITY

\$1,719,428,792

CONTRIBUTIONS

Employee	\$5,000,924
Employer	\$85,069,153

NORMAL RETIREMENT BENEFIT

Several optional benefit programs: 1%, 1.25%, 1.5%, 1.6%, Non-SS 2%

COST OF LIVING ADJUSTMENT

Annual Amount Maximum 4%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7%
Salary	4%
Mortality Table	1984 GAMT

MAPLEWOOD POLICE & FIRE RETIREMENT FUND

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
42	1	10	3	5

ASSETS

Market Value	\$7,083,731
Actuarial Value of Assets	\$7,083,731

ACTUARIAL ACCRUED LIABILITY

\$7,173,631

CONTRIBUTIONS

Employee	\$111,108
Employer	\$200,168

NORMAL RETIREMENT BENEFIT

2% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

No

ACTUARIAL ASSUMPTIONS

Interest Rate	7%
Salary	4.5%
Mortality Table	1983 GAMT

MEHLVILLE FPD RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
135	7	32	6	4

ASSETS

Market Value	\$31,442,285
Actuarial Value of Assets	\$21,026,869

ACTUARIAL ACCRUED LIABILITY

\$19,745,916

CONTRIBUTIONS

Employee	\$0
Employer	\$1,007,231

NORMAL RETIREMENT BENEFIT

2.625% of compensation for the first 24 years of service, plus 1%
for the next 7 years of service

COST OF LIVING ADJUSTMENT

Ad Hoc: Determined by board of trustees

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	8%
Salary	6.5%
Mortality Table	1971 GAMT

METRO WEST FPD RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
78	5	13	4	3

ASSETS

Market Value	\$13,233,726
Actuarial Value of Assets	\$14,343,626

ACTUARIAL ACCRUED LIABILITY

\$14,343,626

CONTRIBUTIONS

Employee	\$0
Employer	\$1,241,952

NORMAL RETIREMENT BENEFIT

3% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7.5%
Salary	5%
Mortality Table	1971 GAMT

METRO ST. LOUIS SEWER DIST EMPLOYEES PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
942	145	337	0	69

ASSETS

Market Value	\$113,031,089
Actuarial Value of Assets	\$105,534,473

ACTUARIAL ACCRUED LIABILITY

\$99,898,850

CONTRIBUTIONS

Employee	\$0
Employer	\$2,810,289

NORMAL RETIREMENT BENEFIT

1.4% of FAS plus .4% of FAS above covered earnings times years
of service, maximum 35 years

COST OF LIVING ADJUSTMENT

Annual Amount Minimum	3%
'CAP' Total Maximum	30%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7.5%
Salary	5.5%
Mortality Table	1983 GAMT

MID-COUNTY FPD RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
24	4	0	0	0

ASSETS

Market Value	\$1,480,030
Actuarial Value of Assets	\$1,057,649

ACTUARIAL ACCRUED LIABILITY

\$1,794,266

CONTRIBUTIONS

Employee	\$0
Employer	\$144,954

NORMAL RETIREMENT BENEFIT

\$55 times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7%
Salary	0%
Mortality Table	UP 1984

MISSOURI STATE EMPLOYEES RETIREMENT SYSTEM

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
54,544	10,485	14,603	67	1,581

ASSETS

Market Value	\$4,581,582,681
Actuarial Value of Assets	\$4,210,635,094

ACTUARIAL ACCRUED LIABILITY

\$4,918,887,183

CONTRIBUTIONS

Employee	\$1,035,738
Employer	\$152,127,595

NORMAL RETIREMENT BENEFIT

1.6% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

Annual Amount Minimum	4%
Annual Amount Maximum	5%
'CAP' Total Maximum	65%
Percent of CPI	80%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	8.5%
Salary	4.5%
Mortality Table	1971 GAMT

NON-TEACHER EMPLOYEE RETIREMENT SYSTEM OF MO

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
38,672	8,551	11,218	288	497

ASSETS

Market Value	\$1,341,245,759
Actuarial Value of Assets	\$1,150,311,490

ACTUARIAL ACCRUED LIABILITY

\$1,036,346,795

CONTRIBUTIONS

Employee	\$27,528,269
Employer	\$27,315,729

NORMAL RETIREMENT BENEFIT

1.35% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum	5%
'CAP' Total Maximum	75%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	8%
Salary	5%
Mortality Table	1994 GAMT

NORMANDY FPD RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
30	3	1	0	0

ASSETS

Market Value	\$3,047,349
Actuarial Value of Assets	\$1,478,418

ACTUARIAL ACCRUED LIABILITY

\$1,966,468

CONTRIBUTIONS

Employee	\$64,831
Employer	\$141,692

NORMAL RETIREMENT BENEFIT

\$245 plus (\$53.50 times years of credited service)

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7.5%
Salary	0%
Mortality Table	1971 GAMT

NORTH KANSAS CITY POLICEMEN'S & FIREMEN'S RET. FUND

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
98	5	32	0	5

ASSETS

Market Value	\$23,040,193
Actuarial Value of Assets	\$25,787,927

ACTUARIAL ACCRUED LIABILITY

\$25,787,927

CONTRIBUTIONS

Employee	\$233,715
Employer	\$153,405

NORMAL RETIREMENT BENEFIT

2.5% of compensation for the first 20 years of service, plus 1%
for the next 10 years of service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum 4%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	8%
Salary	6%
Mortality Table	1983 GAMT

OLIVETTE EMPLOYEES PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
59	17	22	0	1

ASSETS

Market Value	\$13,922,432
Actuarial Value of Assets	\$13,227,170

ACTUARIAL ACCRUED LIABILITY

\$13,227,170

CONTRIBUTIONS

Employee	\$100,628
Employer	\$200,000

NORMAL RETIREMENT BENEFIT

1.75% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum	4%
'CAP' Total Maximum	50%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7.25%
Salary	6%
Mortality Table	1983 GAMT

OVERLAND POLICE RETIREMENT FUND

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
45	0	16	0	6

ASSETS

Market Value	\$12,858,552
Actuarial Value of Assets	\$10,731,841

ACTUARIAL ACCRUED LIABILITY

\$10,731,841

CONTRIBUTIONS

Employee	\$51,746
Employer	\$233,601

NORMAL RETIREMENT BENEFIT

2.5% of compensation for the first 20 years of service, plus 1.5%
for the next 10 years of service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum	3%
Percent of CPI	60%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7.5%
Salary	4%
Mortality Table	1983 GAMT

OVERLAND NON-UNIFORM PENSION FUND

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
60	2	23	4	3

ASSETS

Market Value	\$7,918,290
Actuarial Value of Assets	\$6,661,270

ACTUARIAL ACCRUED LIABILITY

\$6,661,270

CONTRIBUTIONS

Employee	\$2,834
Employer	\$188,000

NORMAL RETIREMENT BENEFIT

2.25% of compensation times years of credited service,
maximum 60% of compensation

COST OF LIVING ADJUSTMENT

Annual Amount Maximum	3%
Percent of CPI	60%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7.5%
Salary	4%
Mortality Table	1983 GAMT

PROSECUTING ATTORNEYS' RETIREMENT SYSTEM

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
115	28	4	0	0

ASSETS

Market Value	\$7,292,541
Actuarial Value of Assets	\$6,716,768

ACTUARIAL ACCRUED LIABILITY

\$7,853,610

CONTRIBUTIONS

Employee	\$0
Employer	\$696,501

NORMAL RETIREMENT BENEFIT

12-20 year: \$105 times each 2 year period
20+years: \$130 times each 2 year period
1st Class Counties & City of St. Louis: 50% FAS

COST OF LIVING ADJUSTMENT

Annual Amount Maximum	2%
'CAP' Total Maximum	50%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7.5%
Salary	5.5%
Mortality Table	1983 GAMT

PUBLIC SCHOOL RETIREMENT SYSTEM

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
68,709	6,799	22,169	561	1,691

ASSETS

Market Value	\$17,501,103,681
Actuarial Value of Assets	\$14,979,358,298

ACTUARIAL ACCRUED LIABILITY

\$14,471,049,306

CONTRIBUTIONS

Employee	\$289,224,488
Employer	\$273,125,719

NORMAL RETIREMENT BENEFIT

2.5% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum	5%
'CAP' Total Maximum	75%

SOCIAL SECURITY COVERAGE

No

ACTUARIAL ASSUMPTIONS

Interest Rate	8%
Salary	5%
Mortality Table	1994 GAMT

RAYTOWN POLICEMEN'S RETIREMENT FUND

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
45	1	6	1	0

ASSETS

Market Value	\$6,982,496
Actuarial Value of Assets	\$5,558,378

ACTUARIAL ACCRUED LIABILITY

\$5,903,262

CONTRIBUTIONS

Employee	\$53,963
Employer	\$118,367

NORMAL RETIREMENT BENEFIT

2.5% of compensation for the first 20 years of service, plus 1%
for the next 10 years of service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7%
Salary	4%
Mortality Table	UP 1984

RAYTOWN EMPLOYEES RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
66	8	5	0	0

ASSETS

Market Value	\$1,913,429
Actuarial Value of Assets	\$1,887,918

ACTUARIAL ACCRUED LIABILITY

\$2,567,168

CONTRIBUTIONS

Employee	\$0
Employer	\$175,716

NORMAL RETIREMENT BENEFIT

1.25% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7%
Salary	5%
Mortality Table	1983 GAMT

RICHMOND HEIGHTS POLICE & FIRE RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
62	1	11	9	7

ASSETS

Market Value	\$13,589,085
Actuarial Value of Assets	\$11,364,318

ACTUARIAL ACCRUED LIABILITY

\$13,003,829

CONTRIBUTIONS

Employee	\$86,329
Employer	\$668,071

NORMAL RETIREMENT BENEFIT

60% of compensation offset by 100% of primary Social Security benefit

COST OF LIVING ADJUSTMENT

Ad Hoc: Based on increase in base pay of actives

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	8%
Salary	5%
Mortality Table	1983 GAMT

RIVERVIEW FPD RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
23	8	0	0	0

ASSETS

Market Value	\$2,212,385
Actuarial Value of Assets	\$2,016,741

ACTUARIAL ACCRUED LIABILITY

\$2,016,741

CONTRIBUTIONS

Employee	\$0
Employer	\$110,776

NORMAL RETIREMENT BENEFIT

56.25% of compensation

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7.5%
Salary	5%
Mortality Table	1983 GAMT

ROCK COMMUNITY FPD RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
30	1	0	1	0

ASSETS

Market Value	\$1,919,081
Actuarial Value of Assets	\$1,919,081

ACTUARIAL ACCRUED LIABILITY

\$2,163,358

CONTRIBUTIONS

Employee	\$0
Employer	\$192,000

NORMAL RETIREMENT BENEFIT

2% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7.5%
Salary	5%
Mortality Table	1983 GAMT

ROCKHILL EMPLOYEES' PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
23	3	6	0	0

ASSETS

Market Value	\$909,820
Actuarial Value of Assets	\$909,820

ACTUARIAL ACCRUED LIABILITY

\$1,160,500

CONTRIBUTIONS

Employee	\$0
Employer	\$0

NORMAL RETIREMENT BENEFIT

30% of compensation at age 60 plus 20% of compensation
from age 60 to 62

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7.5%
Salary	5.5%
Mortality Table	GAM 1970

SEDALIA FIREMEN'S RETIREMENT FUND

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
41	0	13	6	8

ASSETS

Market Value	\$3,941,234
Actuarial Value of Assets	\$3,941,234

ACTUARIAL ACCRUED LIABILITY

\$4,533,492

CONTRIBUTIONS

Employee	\$67,712
Employer	\$163,400

NORMAL RETIREMENT BENEFIT

50% of established base pay at 22 years of service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum 3%

SOCIAL SECURITY COVERAGE

No

ACTUARIAL ASSUMPTIONS

Interest Rate	8%
Salary	3%
Mortality Table	UP 1984

SEDALIA POLICE RETIREMENT FUND

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
43	2	12	1	4

ASSETS

Market Value	\$3,587,896
Actuarial Value of Assets	\$3,587,896

ACTUARIAL ACCRUED LIABILITY

\$4,080,992

CONTRIBUTIONS

Employee	\$0
Employer	\$150,359

NORMAL RETIREMENT BENEFIT

2% of compensation times years of credited service
Minimum pension \$885 per month

COST OF LIVING ADJUSTMENT

Annual Amount Maximum 2%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	8%
Salary	4.5%
Mortality Table	UP 1984

SHERIFF'S RETIREMENT SYSTEM

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
114	22	73	2	17

ASSETS

Market Value	\$19,337,616
Actuarial Value of Assets	\$19,338,139

ACTUARIAL ACCRUED LIABILITY

\$15,049,625

CONTRIBUTIONS

Employee	\$0
Employer	\$1,433,860

NORMAL RETIREMENT BENEFIT

2% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

'CAP' Total Maximum	50%
Percent of CPI	100%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	8%
Salary	4%
Mortality Table	1971 GAM

SPRINGFIELD POLICE & FIRE RETIREMENT FUND

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
482	2	203	82	53

ASSETS

Market Value	\$112,850,603
Actuarial Value of Assets	\$107,955,272

ACTUARIAL ACCRUED LIABILITY

\$136,533,065

CONTRIBUTIONS

Employee	\$1,523,539
Employer	\$3,686,008

NORMAL RETIREMENT BENEFIT

2.5% of compensation times years of credited service,
maximum 70% of compensation

COST OF LIVING ADJUSTMENT

Annual Amount Maximum 3%

SOCIAL SECURITY COVERAGE

No

ACTUARIAL ASSUMPTIONS

Interest Rate	8.5%
Salary	5%
Mortality Table	UP 1984

ST. JOSEPH POLICEMEN'S PENSION FUND

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
102	0	51	10	19

ASSETS

Market Value	\$12,054,454
Actuarial Value of Assets	\$12,043,392

ACTUARIAL ACCRUED LIABILITY

\$20,514,009

CONTRIBUTIONS

Employee	\$128,649
Employer	\$1,018,772

NORMAL RETIREMENT BENEFIT

40% of compensation for the first 20 years of service, plus 2%
for the next 15 years of service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum	4%
Percent of CPI	50%

SOCIAL SECURITY COVERAGE

No

ACTUARIAL ASSUMPTIONS

Interest Rate	7.5%
Salary	4%
Mortality Table	1983 GAMT

ST. LOUIS POLICE RETIREMENT SYSTEM

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
1,489	115	1,104	127	512

ASSETS

Market Value	\$640,153,567
Actuarial Value of Assets	\$609,748,102

ACTUARIAL ACCRUED LIABILITY

\$563,038,780

CONTRIBUTIONS

Employee	\$4,048,658
Employer	\$0

NORMAL RETIREMENT BENEFIT

50% of compensation for the first 25 years of service, plus 4%
for the next 5 years of service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum	3%
'CAP' Total Maximum	30%

SOCIAL SECURITY COVERAGE

No

ACTUARIAL ASSUMPTIONS

Interest Rate	8.25%
Salary	4.5%
Mortality Table	1983 GAMT

ST. LOUIS COUNTY LIBRARY DIST EMPL PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
323	36	188	0	12

ASSETS

Market Value	\$22,414,603
Actuarial Value of Assets	\$19,534,985

ACTUARIAL ACCRUED LIABILITY

\$19,534,985

CONTRIBUTIONS

Employee	\$0
Employer	\$459,301

NORMAL RETIREMENT BENEFIT

1.6% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7.5%
Salary	6%
Mortality Table	1983 GAMT

ST. LOUIS COUNTY EMPLOYEES RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
3,763	764	1,367	0	0

ASSETS

Market Value	\$292,005,739
Actuarial Value of Assets	\$246,819,985

ACTUARIAL ACCRUED LIABILITY

\$251,711,260

CONTRIBUTIONS

Employee	\$0
Employer	\$10,461,545

NORMAL RETIREMENT BENEFIT

1.5% of compensation times years of credited service
plus \$10 per month times years of service (maximum \$200/month)

COST OF LIVING ADJUSTMENT

Ad Hoc: Post retirement adjustment

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	8.5%
Salary	6%
Mortality Table	1994 UPMT

ST. LOUIS FIREMEN'S RETIREMENT SYSTEM

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
595	113	419	367	287

ASSETS

Market Value	\$389,997,214
Actuarial Value of Assets	\$402,930,619

ACTUARIAL ACCRUED LIABILITY

\$404,999,272

CONTRIBUTIONS

Employee	\$1,897,606
Employer	\$31,150,406

NORMAL RETIREMENT BENEFIT

40% of compensation for the first 20 years of service, plus 2%
for the next 5 years of service, plus 5% of compensation for each
year over 25 years, maximum 30 years

COST OF LIVING ADJUSTMENT

Annual Amount Maximum	1.5%
'CAP' Total Maximum	5%
Percent of CPI	25%

SOCIAL SECURITY COVERAGE

No

ACTUARIAL ASSUMPTIONS

Interest Rate	8.12%
Salary	5%
Mortality Table	1983 GAMT

ST. LOUIS PUBLIC SCHOOL RETIREMENT SYSTEM

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
5,968	611	2,742	256	257

ASSETS

Market Value	\$857,520,961
Actuarial Value of Assets	\$694,250,672

ACTUARIAL ACCRUED LIABILITY

\$846,890,706

CONTRIBUTIONS

Employee	\$8,744,889
Employer	\$17,025,578

NORMAL RETIREMENT BENEFIT

2% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

When authorized by the board of trustees and the board of education

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	8%
Salary	6%
Mortality Table	1983 GAMT

ST. LOUIS EMPLOYEES RETIREMENT SYSTEM

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
6,033	1,825	3,304	198	423

ASSETS

Market Value	\$451,532,795
Actuarial Value of Assets	\$460,683,063

ACTUARIAL ACCRUED LIABILITY

\$390,780,537

CONTRIBUTIONS

Employee	\$12,041
Employer	\$1,816,739

NORMAL RETIREMENT BENEFIT

1.25% of compensation below \$29,304 (per year) and 2%
above it multiplied by the years of credited service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum	1%
'CAP' Total Maximum	5%
Percent of CPI	25%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7.75%
Salary	5.8%
Mortality Table	1983 GAMT

TOWN & COUNTRY MUNICIPAL EMPLOYEES PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
56	15	0	0	0

ASSETS

Market Value	\$1,720,884
Actuarial Value of Assets	\$1,638,323

ACTUARIAL ACCRUED LIABILITY

\$1,870,838

CONTRIBUTIONS

Employee	\$24,653
Employer	\$172,000

NORMAL RETIREMENT BENEFIT

1.25% of compensation times years of service to 1/1/96 plus 1.5%
of compensation times years of services after 1/1/96

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7.75%
Salary	6%
Mortality Table	1983 GAMT

UNIVERSITY CITY POLICE & FIRE RETIREMENT FUND

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
131	0	48	9	16

ASSETS

Market Value	\$36,155,193
Actuarial Value of Assets	\$37,638,044

ACTUARIAL ACCRUED LIABILITY

\$22,601,453

CONTRIBUTIONS

Employee	\$238,779
Employer	\$125,158

NORMAL RETIREMENT BENEFIT

Age 50 with 20 years of service - 40% FAS plus 4% each year over age 50;
Age 55 with less than 20 years of service - 2.75% times years of service
65% of compensation for the first 25 years of service, plus 1% for the next
5 years of service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

No

ACTUARIAL ASSUMPTIONS

Interest Rate	7%
Salary	4%
Mortality Table	1983 GAMT

UNIVERSITY OF MO RETIREMENT, DISABILITY & DEATH BENEFIT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
15,258	1,742	3,549	243	985

ASSETS

Market Value	\$1,850,159,719
Actuarial Value of Assets	\$1,487,268,631

ACTUARIAL ACCRUED LIABILITY

\$1,425,582,757

CONTRIBUTIONS

Employee	\$0
Employer	\$33,320,786

NORMAL RETIREMENT BENEFIT

2.2% of compensation times years of credited service
Minimum Benefit: Actuarial equivalent of account crediting 5%
of each year's pay with 7.5% interest yearly

COST OF LIVING ADJUSTMENT

Ad Hoc: Periodic determined by board of trustees

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	8%
Salary	5%
Mortality Table	1983 GAMT

UNIVERSITY CITY NON-UNIFORMED RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
159	1	58	3	5

ASSETS

Market Value	\$12,851,833
Actuarial Value of Assets	\$12,611,462

ACTUARIAL ACCRUED LIABILITY

\$8,178,153

CONTRIBUTIONS

Employee	\$102,239
Employer	\$3,610

NORMAL RETIREMENT BENEFIT

1.1% of compensation times years of credited service
plus .25% above \$28,000, maximum 35 years

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7%
Salary	4%
Mortality Table	1983 GAMT

VALLEY PARK FPD RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
21	4	1	0	0

ASSETS

Market Value	\$1,376,134
Actuarial Value of Assets	\$560,971

ACTUARIAL ACCRUED LIABILITY

\$738,062

CONTRIBUTIONS

Employee	\$0
Employer	\$150,347

NORMAL RETIREMENT BENEFIT

1.75% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7.5%
Salary	4%
Mortality Table	1983 GAMT

Defined ~~option~~ Plans

BALLWIN POLICE PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
48	2	1	0	0

ASSETS

Market Value \$2,772,566

CONTRIBUTIONS

Employee \$0
Employer \$163,915

TYPE OF BENEFIT

	Eligibility Age	Requirements Service	None
Normal Retirement	55	0	
Early Retirement	0	0	X
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

BATES COUNTY MEMORIAL HOSPITAL RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
127	7	0	0	0

ASSETS

Market Value \$2,789,859

CONTRIBUTIONS

Employee \$0
Employer \$303,395

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	62	5	
Early Retirement	55	15	
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

BOONE COUNTY EMPLOYEES PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
347	0	38	0	0

ASSETS

Market Value \$841,740

CONTRIBUTIONS

Employee \$0
Employer \$0

TYPE OF BENEFIT

	Eligibility Requirements	
	Age	Service None
Normal Retirement	0	4
Early Retirement	0	4
Disability	0	1

SOCIAL SECURITY COVERAGE

Yes

CENTRAL COUNTY FIRE AND RESCUE

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
48	0	0	0	0

ASSETS

Market Value \$2,151,875

CONTRIBUTIONS

Employee \$0
Employer \$250,000

TYPE OF BENEFIT

	Eligibility Age	Requirements Service	None
Normal Retirement	65	0	
Early Retirement	55	0	
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

CHESTERFIELD FPD RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
104	0	4	0	0

ASSETS

Market Value \$22,410,650

CONTRIBUTIONS

Employee \$0
Employer \$768,170

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	55	10	
Early Retirement	50	10	
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

CHESTERFIELD RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
152	6	0	0	0

ASSETS

Market Value \$2,933,814

CONTRIBUTIONS

Employee \$0
Employer \$387,243

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	60	0	
Early Retirement	55	7	
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

COMMUNITY FPD RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
54	2	1	1	0

ASSETS

Market Value \$5,573,768

CONTRIBUTIONS

Employee \$0
Employer \$427,376

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	65	20	
Early Retirement	55	5	
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

COOPER COUNTY MEMORIAL HOSPITAL RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
104	7	5	1	0

ASSETS

Market Value \$1,276,088

CONTRIBUTIONS

Employee \$0
Employer \$124,888

TYPE OF BENEFIT

	Eligibility Age	Requirements Service	None
Normal Retirement	65	7	
Early Retirement	65	7	
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

CREVE COEUR FPD RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
59	0	4	0	0

ASSETS

Market Value \$13,946,403

CONTRIBUTIONS

Employee \$88,628
Employer \$1,289,630

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	55	20	
Early Retirement	0	0	X
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

JACKSON COUNTY PUBLIC WATER SUPPLY DIST 2

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
10	0	0	0	0

ASSETS

Market Value \$741,941

CONTRIBUTIONS

Employee \$45,896
Employer \$20,976

TYPE OF BENEFIT

	Eligibility Age	Requirements Service	None
Normal Retirement	65	0	
Early Retirement	55	3	
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

JEFFERSON COUNTY CONSOLIDATED WATER DIST C-1

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
21	0	0	0	0

ASSETS

Market Value \$791,833

CONTRIBUTIONS

Employee \$0
Employer \$55,099

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	65	2	
Early Retirement	62	2	
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

JEFFERSON COUNTY PUBLIC WATER SUPPLY DIST 3

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
9	0	3	0	0

ASSETS

Market Value \$220,899

CONTRIBUTIONS

Employee \$0
Employer \$21,800

TYPE OF BENEFIT

	Eligibility Age	Requirements Service	None
Normal Retirement	65	0	
Early Retirement	55	0	
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

KIRKWOOD POLICE & FIRE PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
107	11	0	0	0

ASSETS

Market Value \$21,263,337

CONTRIBUTIONS

Employee \$326,990
Employer \$670,323

TYPE OF BENEFIT

	Eligibility Age	Requirements Service	None
Normal Retirement	65	0	
Early Retirement	0	0	X
Disability	0	0	X

SOCIAL SECURITY COVERAGE

No

KIRKWOOD CIVILIAN EMPLOYEES PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
175	12	0	0	0

ASSETS

Market Value \$10,258,409

CONTRIBUTIONS

Employee \$0
Employer \$239,653

TYPE OF BENEFIT

	Eligibility Age	Requirements Service	None
Normal Retirement	65	5	
Early Retirement	0	5	
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

LEMAY FPD RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
28	8	0	0	0

ASSETS

Market Value \$1,286,912

CONTRIBUTIONS

Employee \$13,105
Employer \$120,600

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	60	0	
Early Retirement	55	10	
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

LIBERTY HOSPITAL RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
791	43	0	0	0

ASSETS

Market Value \$24,918,835

CONTRIBUTIONS

Employee \$544,893
Employer \$779,631

TYPE OF BENEFIT

	Eligibility Requirements	
	Age	Service None
Normal Retirement	62	1
Early Retirement	55	5
Disability	0	1

SOCIAL SECURITY COVERAGE

Yes

LINCOLN COUNTY MEMORIAL HOSPITAL RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
261	0	0	0	0

ASSETS

Market Value \$3,362,476

CONTRIBUTIONS

Employee \$0
Employer \$163,715

TYPE OF BENEFIT

	Eligibility Age	Requirements Service	None
Normal Retirement	65	3	
Early Retirement	0	0	X
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

MARYLAND HEIGHTS PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
166	16	0	0	0

ASSETS

Market Value \$5,593,919

CONTRIBUTIONS

Employee \$14,271
Employer \$490,461

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	55	20	
Early Retirement	0	0	X
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

MARYLAND HEIGHTS FPD RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
49	9	4	0	0

ASSETS

Market Value \$7,739,025

CONTRIBUTIONS

Employee \$0
Employer \$389,141

TYPE OF BENEFIT

	Eligibility Age	Requirements Service	None
Normal Retirement	57	0	
Early Retirement	55	0	
Disability	0	0	

SOCIAL SECURITY COVERAGE

Yes

MOLINE FPD RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
16	0	0	0	0

ASSETS

Market Value \$2,176,513

CONTRIBUTIONS

Employee \$0
Employer \$135,500

TYPE OF BENEFIT

	Eligibility Age	Requirements Service	None
Normal Retirement	65	0	
Early Retirement	0	0	X
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

PATTONVILLE-BRIDGETON FPD RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
62	0	0	0	0

ASSETS

Market Value \$6,117,339

CONTRIBUTIONS

Employee \$0
Employer \$564,797

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	55	5	
Early Retirement	0	0	X
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

PHELPS COUNTY REGIONAL MEDICAL CENTER PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
569	6	3	0	0

ASSETS

Market Value \$19,208,670

CONTRIBUTIONS

Employee \$888,814
Employer \$469,294

TYPE OF BENEFIT

	Eligibility Age	Requirements Service	None
Normal Retirement	65	0	
Early Retirement	55	7	
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

PIKE COUNTY MEMORIAL HOSPITAL RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
88	41	53	0	0

ASSETS

Market Value \$1,588,007

CONTRIBUTIONS

Employee \$55,875
Employer \$98,476

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	65	0	
Early Retirement	55	0	
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

ROBERTSON FPD RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
38	3	0	1	0

ASSETS

Market Value \$4,357,154

CONTRIBUTIONS

Employee \$5,132
Employer \$400,000

TYPE OF BENEFIT

	Eligibility Requirements	
	Age	Service None
Normal Retirement	55	0
Early Retirement	50	10
Disability	0	0

SOCIAL SECURITY COVERAGE

Yes

SAMARITAN MEMORIAL HOSPITAL PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
83	11	18	0	0

ASSETS

Market Value \$622,710

CONTRIBUTIONS

Employee \$0
Employer \$87,231

TYPE OF BENEFIT

	Eligibility Requirements	
	Age	Service
Normal Retirement	65	1
Early Retirement	55	15
Disability	55	15

SOCIAL SECURITY COVERAGE

Yes

SPANISH LAKE FPD RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
21	0	10	0	0

ASSETS

Market Value \$3,608,695

CONTRIBUTIONS

Employee \$0
Employer \$199,932

TYPE OF BENEFIT

	Eligibility Requirements	
	Age	Service None
Normal Retirement	60	30
Early Retirement	55	20
Disability	0	0

SOCIAL SECURITY COVERAGE

Yes

ST. FRANCIS LEVEE DIST MONEY PURCHASE PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
4	0	0	0	0

ASSETS

Market Value \$80,413

CONTRIBUTIONS

Employee \$0
Employer \$9,772

TYPE OF BENEFIT

	Eligibility Age	Requirements Service	None
Normal Retirement	59	0	
Early Retirement	59	0	
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

WEBSTER GROVES POLICE & FIRE RET FUND

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
85	1	4	0	0

ASSETS

Market Value \$1,287,334

CONTRIBUTIONS

Employee \$59,484
Employer \$369,248

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	60	5	
Early Retirement	0	5	
Disability	0	0	X

SOCIAL SECURITY COVERAGE

No

WEBSTER GROVES NON-UNIFORMED EMPL. PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
88	1	4	0	0

ASSETS

Market Value \$169,303

CONTRIBUTIONS

Employee \$42,591
Employer \$81,609

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	60	5	
Early Retirement	55	5	
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

WEST OVERLAND FPD RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
21	0	3	1	0

ASSETS

Market Value \$3,768,830

CONTRIBUTIONS

Employee \$0
Employer \$50,000

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	55	7	
Early Retirement	50	7	
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

WEST COUNTY EMS & FPD RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
55	3	4	0	0

ASSETS

Market Value \$1,604,414

CONTRIBUTIONS

Employee \$0
Employer \$483,674

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	55	0	
Early Retirement	50	15	
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes